

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
ARLENE JOYCE BYLINA § Case No. 16-04043
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/10/2016 . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 65,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	6,574.84
Bank service fees	383.45
Other payments to creditors	2,823.37
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 40,218.34

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/14/2016 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 5,750.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 5,750.00 , for a total compensation of \$ 5,750.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 35.95 , for total expenses of \$ 35.95 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/09/2017 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 16-04043 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: ARLENE JOYCE BYLINA Date Filed (f) or Converted (c): 02/10/2016 (f)
341(a) Meeting Date: 03/07/2016
For Period Ending: 02/09/2017 Claims Bar Date: 07/14/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1361 Rock Run Dr	50,000.00	65,000.00		65,000.00	FA
2. Ford Escape 2002 Approx Milage 86,000.00	2,800.00	0.00		0.00	FA
3. Furniture, linens, small appliances, table & chairs, bedroom	2,500.00	0.00		0.00	FA
4. Flat screen TV, computer, printer, music collection, cell ph	500.00	0.00		0.00	FA
5. Everyday clothes	300.00	0.00		0.00	FA
6. Everyday jewelry	500.00	0.00		0.00	FA
7. Private Bank	5,468.00	0.00		0.00	FA
8. 2015 Federal Income Tax Refund	85.00	0.00		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$62,153.00	\$65,000.00	\$65,000.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Investigation into equity in home 4/10/2016. Motion to employ real estate attorney granted 5/20/2016 see Dkt# 27. Liquidated Debtor's residence per court order on 6/24/2016 see Dkt# 30. Motion to employ accountant granted 10/7/2016 see Dkt# 41. Claims review and waiting on final tax return.

Initial Projected Date of Final Report (TFR): 04/03/2017

Current Projected Date of Final Report (TFR):

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-04043
Case Name: ARLENE JOYCE BYLINA

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5652

Checking

Taxpayer ID No: XX-XXX4000

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 02/09/2017

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/28/16		First American Title Company 3492 Caton Farm Road Joliet, IL 60431	Proceeds from Real Estate liquidation		\$55,624.62		\$55,624.62
			Gross Receipts \$65,000.00				
			Credit to Buyer for Property Taxes (\$1,542.82)	2500-000			
			Owners Policy for Buyer (\$1,400.00)	2500-000			
			Real Estate Broker Commission (\$3,250.00)	3991-000			
			Transfer Taxes (\$97.50)	2500-000			
			HOA Paid Assessment Letter (\$125.00)	2500-000			
			2015 Tax Penalties (\$2,823.37)	4700-000			
			Commitment Update Search (\$125.00)	2500-000			
			CPL Letter (\$50.00)	2500-000			
			IL Owners Policy Fee (\$3.00)	2500-000			
			Credit to Seller for Prepaid HOA Dues \$41.31	2500-000			
	1		1361 Rock Run Dr \$65,000.00	1110-000			
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.67	\$55,613.95
08/15/16	101	Arlene Joyce Bylina 1414 Spring Oaks Drive Joliet, IL 60431	Debtor's Exemptions Homestead Exemption per Schedule C.	8100-002		\$15,000.00	\$40,613.95
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$76.19	\$40,537.76

Case 16-04043 Doc 47 Filed 03/07/17 Entered 03/07/17 11:59:52 Desc Main

Form 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-04043
Case Name: ARLENE JOYCE BYLINA

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5652

Checking

Taxpayer ID No: XX-XXX4000

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 02/09/2017

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$58.33	\$40,479.43
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$60.18	\$40,419.25
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$58.15	\$40,361.10
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$60.01	\$40,301.09
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$59.92	\$40,241.17
02/07/17	102	LTD. International Sureties 701 Poydras St. New Orleans, LA 70139	Bond Payment	2300-000		\$22.83	\$40,218.34

COLUMN TOTALS	\$55,624.62	\$15,406.28
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$55,624.62	\$15,406.28
Less: Payments to Debtors	\$0.00	\$15,000.00
Net	\$55,624.62	\$406.28

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5652 - Checking	\$55,624.62	\$406.28	\$40,218.34
	\$55,624.62	\$406.28	\$40,218.34
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$9,375.38		
Total Net Deposits:	\$55,624.62		
Total Gross Receipts:	\$65,000.00		

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:16-04043-BWB

Date: February 9, 2017

Debtor Name: ARLENE JOYCE BYLINA

Claims Bar Date: 7/14/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
99 8100	Arlene Joyce Bylina	Administrative Payment Status: Valid To Pay		\$15,000.00	\$15,000.00	\$15,000.00
100 2100	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$5,750.00	\$5,750.00
100 2200	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$35.95	\$35.95
100 2700	CLERK OF THE BANKRUPTCY COURT 219 S. Dearborn Chicago, IL 60604	Administrative Payment Status: Valid To Pay		\$0.00	\$176.00	\$176.00
100 3110	Metrou & Associates, P.C. 123 W. Washington St. Suite 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$500.00	\$500.00
100 3410	Kutchins Robbins & Diamond LTD. 35 East Wacker Drive Suite 1550 Chicago, IL 60601	Administrative Payment Status: Valid To Pay		\$0.00	\$918.00	\$918.00
1 300 7100	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured Payment Status: Valid To Pay		\$14,530.00	\$15,191.05	\$15,191.05
2 300 7100	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured Payment Status: Valid To Pay		\$10,334.00	\$10,940.71	\$10,940.71
3 300 7100	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured Payment Status: Valid To Pay		\$2,792.00	\$2,870.62	\$2,870.62

ANALYSIS OF CLAIMS REGISTER

Case Number: 1:16-04043-BWB

Date: February 9, 2017

Debtor Name: ARLENE JOYCE BYLINA

Claims Bar Date: 7/14/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
4	CREDIT FIRST NA	Unsecured		\$1,970.00	\$1,989.41	\$1,989.41
300	Po Box 818011	Payment Status:				
7100	Cleveland, OH 44181	Valid To Pay				
5	CITIBANK, N.A.	Unsecured		\$9,340.00	\$9,573.34	\$9,573.34
300	C/O QUANTUM3 GROUP LLC	Payment Status:				
7100	PO BOX 280	Valid To Pay				
	KIRKLAND, WA 98083-0280					
6	PORTFOLIO RECOVERY	Unsecured		\$4,750.00	\$4,701.61	\$4,701.61
300	ASSOCIATES, LLC	Payment Status:				
7100	SUCCESSOR TO SYNCHRONY	Valid To Pay				
	BANK					
	(OLD NAVY VISA CARD)					
	POB 41067					
	NORFOLK, VA 23541					
Case Totals				\$58,716.00	\$67,646.69	\$67,646.69

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-04043

Case Name: ARLENE JOYCE BYLINA

Trustee Name: Peter N. Metrou, Trustee

Balance on hand \$ 40,218.34

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 5,750.00	\$ 0.00	\$ 5,750.00
Trustee Expenses: Peter N. Metrou	\$ 35.95	\$ 0.00	\$ 35.95
Attorney for Trustee Fees: Metrou & Associates, P.C.	\$ 500.00	\$ 0.00	\$ 500.00
Accountant for Trustee Fees: Kutchins Robbins & Diamond ITD.	\$ 918.00	\$ 0.00	\$ 918.00
Charges: CLERK OF THE BANKRUPTCY COURT	\$ 176.00	\$ 0.00	\$ 176.00

Total to be paid for chapter 7 administrative expenses \$ 7,379.95

Remaining Balance \$ 32,838.39

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 45,266.74 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 72.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	\$ 15,191.05	\$ 0.00	\$ 11,020.22
2	DISCOVER BANK	\$ 10,940.71	\$ 0.00	\$ 7,936.85
3	CAPITAL ONE BANK (USA), N.A.	\$ 2,870.62	\$ 0.00	\$ 2,082.47
4	CREDIT FIRST NA	\$ 1,989.41	\$ 0.00	\$ 1,443.20
5	CITIBANK, N.A.	\$ 9,573.34	\$ 0.00	\$ 6,944.90
6	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 4,701.61	\$ 0.00	\$ 3,410.75

Total to be paid to timely general unsecured creditors \$ 32,838.39

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE